

File 610:Business Wire 1999-2002/Dec 31  
 (c) 2002 Business Wire.  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 File 613:PR Newswire 1999-2002/Dec 31  
 (c) 2002 PR Newswire Association Inc  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 476:Financial Times Fulltext 1982-2002/Dec 28  
 (c) 2002 Financial Times Ltd  
 File 634:San Jose Mercury Jun 1985-2002/Dec 29  
 (c) 2002 San Jose Mercury News

Set	Items	Description
S1	33655	INSURANCE(S) (POLICIES OR POLICY)
S2	1607228	POLICYHOLDER? OR POLICY()HOLDER? ? OR CUSTOMER? ? OR CLIE-
		T? ? OR CLIENTELE
S3	37478	INSURED
S4	1431637	CHANG??? OR ADJUST?
S5	90889	MODIFI? OR MODIFY???
S6	1012989	PROCESS??? OR ALTER???? OR ALTERATION?
S7	172172	REALTIME OR (REAL OR ACTUAL) ()TIME
S8	548161	ONLINE OR ON()LINE
S9	1685190	COMPUTER???? OR AUTOMATED OR ELECTRONIC?
S10	33829	S2:S3(3W)S4:S6
S11	1363	S10(5N)S7:S9
S12	1363	S10(S)S11
S13	10	S1 AND S12
S14	10	RD (unique items)
S15	6	S14/2002 OR S14/2001 OR S14/2000
S16	4	S14 NOT S15

File 15:ABI/Inform(R) 1971-2002/Dec 31  
(c) 2002 InfoQuest Info&Learning  
File 9:Business & Industry(R) Jul/1994-2002/Dec 30  
(c) 2002 Resp. DB Svcs.  
File 275:Gale Group Computer DB(TM) 1983-2002/Jan 02  
(c) 2002 The Gale Group  
File 624:McGraw-Hill Publications 1985-2002/Dec 30  
(c) 2002 McGraw-Hill Co. Inc  
File 621:Gale Group New Prod.Annou.(R) 1985-2002/Dec 30  
(c) 2002 The Gale Group  
File 636:Gale Group Newsletter DB(TM) 1987-2002/Jan 02  
(c) 2002 The Gale Group  
File 16:Gale Group PROMT(R) 1990-2002/Dec 30  
(c) 2002 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2002/Dec 30  
(c)2002 The Gale Group  
File 20:Dialog Global Reporter 1997-2002/Dec 30  
(c) 2002 The Dialog Corp.  
File 625:American Banker Publications 1981-2002/Dec 27  
(c) 2002 American Banker  
File 637:Journal of Commerce 1986-2002/Jan 01  
(c) 2002 Commonwealth Bus. Media

Set	Items	Description
S1	274627	INSURANCE(S) (POLICIES OR POLICY)
S2	9548584	POLICYHOLDER? OR POLICY()HOLDER? ? OR CUSTOMER? ? OR CLIE-
		T? ? OR CLIENTELE
S3	213670	INSURED
S4	9369823	CHANG??? OR ADJUST?
S5	933217	MODIFI? OR MODIFY???
S6	8096667	PROCESS??? OR ALTER???? OR ALTERATION?
S7	899316	REALTIME OR (REAL OR ACTUAL) ()TIME
S8	3911789	ONLINE OR ON()LINE
S9	10586265	COMPUTER???? OR AUTOMATED OR ELECTRONIC?
S10	191295	S2:S3(3W)S4:S6
S11	3688	S10(S)S7
S12	9604	S10(S)S8
S13	18974	S10(S)S9
S14	658	S11:S13 AND S1
S15	839	S10(5N)S7
S16	2247	S10(5N)S8
S17	3960	S10(5N)S9
S18	173	S1 AND S15:S17
S19	56	S1(S)S15:S17
S20	44	RD (unique items)
S21	19	S20/2002 OR S20/2001 OR S20/2000
S22	25	S20 NOT S21
S23	25	Sort S22/ALL/PD,D

File 35:Dissertation Abs Online 1861-2002/Nov  
(c) 2002 InfoQuest Info&Learning  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group  
File 65:Inside Conferences 1993-2002/Dec W5  
(c) 2002 BLDSC all rts. reserv.  
File 2:INSPEC 1969-2002/Dec W3  
(c) 2002 Institution of Electrical Engineers  
File 233:Internet & Personal Comp. Abs. 1981-2002/Dec  
(c) 2002 Info. Today Inc.  
File 474:New York Times Abs 1969-2002/Dec 30  
(c) 2002 The New York Times  
File 475:Wall Street Journal Abs 1973-2002/Dec 30  
(c) 2002 The New York Times  
File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Nov  
(c) 2002 The HW Wilson Co.  
File 169:Insurance Periodicals 1984-1999/Nov 15  
(c) 1999 NILS Publishing Co.

Set	Items	Description
S1	22972	INSURANCE(S) (POLICIES OR POLICY)
S2	312044	POLICYHOLDER? OR POLICY()HOLDER? ? OR CUSTOMER? ? OR CLIE-
		T? ? OR CLIENTELE
S3	8879	INSURED
S4	1399319	CHANG??? OR ADJUST??
S5	392527	MODIFI? OR MODIFY???
S6	2558958	PROCESS??? OR ALTER???? OR ALTERATION?
S7	157345	REALTIME OR (REAL OR ACTUAL) ()TIME
S8	176306	ONLINE OR ON()LINE
S9	2211843	COMPUTER???? OR AUTOMATED OR ELECTRONIC?
S10	7815	S2(3N)S4:S6
S11	2269	S10 AND S8:S9
S12	16	S1 AND S11
S13	15	RD (unique items)
S14	3	S13/2002 OR S13/2001 OR S13/2000
S15	12	S13 NOT S14
S16	12	Sort S15/ALL/PY,D
S17	10	S1 AND S3(3W)S4
S18	0	S1 AND S3(3W)S4:S6(3W)S7:S9
S19	11	S1 AND S3 AND S4:S6 AND S7:S9
S20	11	S19 NOT S16
S21	11	RD (unique items)
S22	2	S21/2002 OR S21/2001 OR S21/2000
S23	9	S21 NOT S22
S24	9	Sort S23/ALL/PY,D
S25	2	INSURANCE/DE AND POLICIES/DE AND COMPUTER/DE
S26	2	S25 NOT S24
S27	49	INSURANCE/ID,DE AND POLICIES/ID,DE AND COMPUTER/ID,DE
S28	47	S27 NOT S25
S29	47	RD (unique items)
S30	3	S2 AND S29
S31	157	S1 AND S2 AND S4:S6 AND S7:S9
S32	154	S31 NOT S19
S33	53408	S2(S)S4:S6
S34	121	S32 AND S33
S35	12101	S33(S)S7:S9
S36	100	S34 AND S35
S37	96	RD (unique items)
S38	31	S37/2002 OR S37/2001 OR S37/2000
S39	65	S37 NOT S38
S40	54	S39 NOT (S12 OR S19 OR S30)

File 348:EUROPEAN PATENTS 1978-2002/Dec W03

(c) 2002 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20021226,UT=20021219

(c) 2002 WIPO/Univentio

Set	Items	Description
S1	679	INSURANCE(S) (POLICIES OR POLICY)
S2	59622	POLICYHOLDER? OR POLICY()HOLDER? ? OR CUSTOMER? ? OR LIEN-
		T? ? OR CLIENTELE
S3	2360	INSURED
S4	1196979	CHANG??? OR ADJUST?
S5	679330	MODIFI? OR MODIFY???
S6	1000610	PROCESS??? OR ALTER???? OR ALTERATION?
S7	58438	REALTIME OR (REAL OR ACTUAL) ()TIME
S8	60732	ONLINE OR ON()LINE
S9	460282	COMPUTER???? OR AUTOMATED OR ELECTRONIC?
S10	10798	S2:S3(5W)S4:S6
S11	1526	S10(5N)S7:S9
S12	3	S1(S)S11
S13	30	S1 AND S11
S14	27	S13 NOT S12
S15	27	IDPAT (sorted in duplicate/non-duplicate order)

File 350:Derwent W 1963-2002/UD,UM &UP=200282  
 (c) 2002 Thomson Derwent  
 File 344:Chinese Patents Abs Aug 1985-2002/Nov  
 (c) 2002 European Patent Office  
 File 347:JAPIO Oct 1976-2002/Aug(Updated 021203)  
 (c) 2002 JPO & JAPIO  
 File 371:French Patents 1961-2002/BOPI 200209  
 (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	321	INSURANCE(S) (POLICIES OR POLICY)
S2	71960	POLICYHOLDER? OR POLICY()HOLDER? ? OR CUSTOMER? ? OR CLIE-
		T? ? OR CLIENTELE
S3	964	INSURED
S4	2055879	CHANG??? OR ADJUST?
S5	474012	MODIFI? OR MODIFY???
S6	3623028	PROCESS??? OR ALTER???? OR ALTERATION?
S7	50211	REALTIME OR (REAL OR ACTUAL) ()TIME
S8	30309	ONLINE OR ON()LINE
S9	2528189	COMPUTER???? OR AUTOMATED OR ELECTRONIC?
S10	3212	S2:S3(3W)S4:S6
S11	233	S10(5N)S7:S9
S12	0	S1 AND S11
S13	16936	S2:S3 AND S4:S6 AND S7:S9
S14	36	S1 AND S13

File 15:ABI/Inform(R) 1999-2002/Jul 26  
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File 9:Business & Industry(R) Jul/1994-2002/Jul 25  
(c) 2002 Resp. DB Svcs.  
File 610:Business Wire 1999-2002/Jul 26  
(c) 2002 Business Wire.  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 275:Gale Group Computer DB(TM) 1983-2002/Jul 26  
(c) 2002 The Gale Group  
File 476:Financial Times Fulltext 1982-2002/Jul 26  
(c) 2002 Financial Times Ltd  
File 624:McGraw-Hill Publications 1985-2002/Jul 26  
(c) 2002 McGraw-Hill Co. Inc  
File 636:Gale Group Newsletter DB(TM) 1987-2002/Jul 26  
(c) 2002 The Gale Group  
File 621:Gale Group New Prod.Annou.(R) 1985-2002/Jul 26  
(c) 2002 The Gale Group  
File 613:PR Newswire 1999-2002/Jul 26  
(c) 2002 PR Newswire Association Inc  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 16:Gale Group PROMT(R) 1990-2002/Jul 26  
(c) 2002 The Gale Group  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 634:San Jose Mercury Jun 1985-2002/Jul 25  
(c) 2002 San Jose Mercury News  
File 148:Gale Group Trade & Industry DB 1976-2002/Jul 26  
(c)2002 The Gale Group  
File 20:Dialog Global Reporter 1997-2002/Jul 26  
(c) 2002 The Dialog Corp.  
File 77:Conference Papers Index 1973-2002/Jul  
(c) 2002 Cambridge Sci Abs  
File 35:Dissertation Abs Online 1861-2002/Jun  
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File 583:Gale Group Globalbase(TM) 1986-2002/Jul 26  
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File 65:Inside Conferences 1993-2002/Jul W3  
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File 474:New York Times Abs 1969-2002/Jul 25  
(c) 2002 The New York Times  
File 475:Wall Street Journal Abs 1973-2002/Jul 25  
(c) 2002 The New York Times  
File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Jun  
(c) 2002 The HW Wilson Co.  
File 256:SoftBase:Reviews,Companies&Prods. 82-2002/Jul  
(c)2002 Info.Sources Inc  
File 625:American Banker Publications 1981-2002/Jul 25  
(c) 2002 American Banker  
File 637:Journal of Commerce 1986-2002/Jul 23  
(c) 2002 Journal of Commerce Inc  
File 169:Insurance Periodicals 1984-1999/Nov 15  
(c) 1999 NILS Publishing Co.

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Set	Items	Description
S1	221897	INSURANCE(S) (ONLINE OR WEB OR INTERNET)
S2	8246	S1 AND ((POLICY OR PREMIUM) (S) (UPDAT??? OR CHANG??? OR MODIFY??? OR ADD OR ADDING OR SUBTRACT OR SUBTRACTING))
S3	12434	1 AND ((POLICY OR PREMIUM) (S) (UPDAT??? OR CHANG??? OR MODIFY??? OR ADD OR ADDING OR SUBTRACT OR SUBTRACTING) (S) (ONLINE - OR INTERNET OR WEB))
S4	3549	S1 AND ((POLICY OR PREMIUM) (S) (UPDAT??? OR CHANG??? OR MODIFY??? OR ADD OR ADDING OR SUBTRACT OR SUBTRACTING) (S) (ONLINE

OR INTERNET WEB))  
S5 1197 S4 AND PY 2000  
S6 379 S5 AND ((QUOTE OR QUOTING OR QUOTES) (S) (ONLINE OR INTERNET  
OR WEB))  
S7 191 RD (unique items)

Some  
(T. H. & K. H.)

File 15:ABI/Inform 1971-2003/Jan 08  
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 (c) 2003 Resp. DB Svcs.  
 File 610:Business Wire 1999-2003/Jan 08  
 (c) 2003 Business Wire.  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 File 275:Gale Group Computer DB(TM) 1983-2003/Jan 08  
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 File 476:Financial Times Fulltext 1982-2003/Jan 08  
 (c) 2003 Financial Times Ltd  
 File 624:McGraw-Hill Publications 1985-2003/Jan 08  
 (c) 2003 McGraw-Hill Co. Inc  
 File 636:Gale Group Newsletter DB(TM) 1987-2003/Jan 08  
 (c) 2003 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Jan 07  
 (c) 2003 The Gale Group  
 File 613:PR Newswire 1999-2003/Jan 08  
 (c) 2003 PR Newswire Association Inc  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 File 16:Gale Group PROMT(R) 1990-2003/Jan 08  
 (c) 2003 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 634:San Jose Mercury Jun 1985-2003/Jan 07  
 (c) 2003 San Jose Mercury News  
 File 148:Gale Group Trade & Industry DB 1976-2003/Jan 07  
 (c)2003 The Gale Group  
 File 20:Dialog Global Reporter 1997-2003/Jan 08  
 (c) 2003 The Dialog Corp.  
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 File 474:New York Times Abs 1969-2003/Jan 07  
 (c) 2003 The New York Times  
 File 475:Wall Street Journal Abs 1973-2003/Jan 06  
 (c) 2003 The New York Times  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2002/Nov  
 (c) 2002 The HW Wilson Co.  
 File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Dec  
 (c)2003 Info.Sources Inc  
 File 169:Insurance Periodicals 1984-1999/Nov 15  
 (c) 1999 NILS Publishing Co.  
 File 625:American Banker Publications 1981-2003/Jan 08  
 (c) 2003 American Banker  
 File 637:Journal of Commerce 1986-2003/Jan 09  
 (c) 2003 Commonwealth Bus. Media

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Set	Items	Description
S1	4400	("REAL TIME" OR "REAL-TIME" OR AUTOMATIC OR INSTANTLY OR INSTANTANEOUSLY) (S) (ADJUST???? OR ALTER???? OR CHANG??? OR MODIFY??? OR UPDAT???) (S) (POLICY OR INSURANCE OR PREMIUM)
S2	2586	S1 AND PY<2000
S3	669	S2 AND ((POLICY OR INSURANCE OR PREMIUM) (S) (INTERNET OR ON-LINE OR WEB OR NETWORK))
S4	424	RD (unique items)
S5	111	S4 AND ((POLICYHOLDER OR "POLICY HOLDER" OR INSURED OR USER) (S) (ADJUST???? OR ALTER??? OR CHANG??? OR MODIFY??? OR UPDAT???) (S) (POLICY OR INSURANCE OR PREMIUM))



File 15:ABI/Inform(R) 1971-2001/May 29  
     (c) 2001 Bell & Howell  
 File 9:Business & Industry(R) Jul/1994-2001/May 25  
     (c) 2001 Resp. DB Svcs.  
 File 623:Business Week 1985-2001/May W4  
     (c) 2001 The McGraw-Hill Companies Inc  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 275:Gale Group Computer DB(TM) 1983-2001/May 29  
     (c) 2001 The Gale Group  
 File 624:McGraw-Hill Publications 1985-2001/May 24  
     (c) 2001 McGraw-Hill Co. Inc  
 File 636:Gale Group Newsletter DB(TM) 1987-2001/May 29  
     (c) 2001 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2001/May 29  
     (c) 2001 The Gale Group  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc  
 File 16:Gale Group PROMT(R) 1990-2001/May 29  
     (c) 2001 The Gale Group  
 File 160:Gale Group PROMT(R) 1972-1989  
     (c) 1999 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2001/May 29  
     (c)2001 The Gale Group  
 File 20:World Reporter 1997-2001/May 30  
     (c) 2001 The Dialog Corporation  
 File 77:Conference Papers Index 1973-2001/May  
     (c) 2001 Cambridge Sci Abs  
 File 35:Dissertation Abstracts Online 1861-2001/Jun  
     (c) 2001 UMI  
 File 583:Gale Group Globalbase(TM) 1986-2001/May 22  
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 File 65:Inside Conferences 1993-2001/May W3  
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 File 233:Internet & Personal Comp. Abs. 1981-2001/May  
     (c) 2001 Info. Today Inc.  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2001/Apr  
     (c) 2001 The HW Wilson Co.  
 File 473:FINANCIAL TIMES ABSTRACTS 1998-2001/APR 02  
     (c) 2001 THE NEW YORK TIMES  
 File 474:New York Times Abs 1969-2001/May 29  
     (c) 2001 The New York Times  
 File 475:Wall Street Journal Abs 1973-2001/May 29  
     (c) 2001 The New York Times  
 File 278:Microcomputer Software Guide 2001/May  
     (c) 2001 Reed Elsevier Inc.  
 File 634:San Jose Mercury Jun 1985-2001/May 27  
     (c) 2001 San Jose Mercury News  
 File 256:SoftBase:Reviews,Companies&Prods. 85-2001/Nov  
     (c)2001 Info.Sources Inc  
 File 625:American Banker Publications 1981-2001/May 29  
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 File 169:Insurance Periodicals 1984-1999/Nov 15  
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Set	Items	Description
S1	332420	(ONLINE OR INTERNET) AND INSURANCE
S2	3404	S1 AND (POLICY(S) (CHANGE OR ADJUST OR UPDATE OR MODIFY))
S3	594	S2 AND (VEHICLE OR AUTOMOBILE)
S4	293	S3 AND PY<=1999
S5	115	S4 AND PREMIUM (RWIK)

S6	89	RD (unique items)
S7	23	S6 AND QUOTE (all)

File 347:JAPIO OCT 1976-2001/JAN(UPDATED 010507)

(c) 2001 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-2001/May W02

(c) 2001 European Patent Office

File 349:PCT Fulltext 1983-2001/UB=20010524, UT=20010510

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Set	Items	Description
S1	228	(ONLINE OR "ON-LINE" OR INTERNET) (S) INSURANCE
S2	16	S1 AND (POLICY(S) (CHANGE OR ADJUSTMENT))
S3	22	S1 AND (POLICY(S) (CHANGE OR ADJUSTMENT OR UPDATE))

File 15:ABI/Inform(R) 1971-2003/Aug 08  
     (c) 2003 ProQuest Info&Learning  
 File 9:Business & Industry(R) Jul/1994-2003/Aug 08  
     (c) 2003 Resp. DB Svcs.  
 File 610:Business Wire 1999-2003/Aug 08  
     (c) 2003 Business Wire.  
 File 810:Business Wire 1986-1999/Feb 28  
     (c) 1999 Business Wire  
 File 275:Gale Group Computer DB(TM) 1983-2003/Aug 11  
     (c) 2003 The Gale Group  
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     (c) 2003 Financial Times Ltd  
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     (c) 2003 The Gale Group  
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/Aug 11  
     (c) 2003 The Gale Group  
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     (c) 2003 PR Newswire Association Inc  
 File 813:PR Newswire 1987-1999/Apr 30  
     (c) 1999 PR Newswire Association Inc  
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     (c) 2003 The Gale Group  
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     (c) 1999 The Gale Group  
 File 634:San Jose Mercury Jun 1985-2003/Aug 08  
     (c) 2003 San Jose Mercury News  
 File 148:Gale Group Trade & Industry DB 1976-2003/Aug 11  
     (c)2003 The Gale Group  
 File 20:Dialog Global Reporter 1997-2003/Aug 09  
     (c) 2003 The Dialog Corp.  
 File 35:Dissertation Abs Online 1861-2003/Jul  
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 File 233:Internet & Personal Comp. Abs. 1981-2003/Jul  
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 File 474:New York Times Abs 1969-2003/Aug 08  
     (c) 2003 The New York Times  
 File 475:Wall Street Journal Abs 1973-2003/Aug 08  
     (c) 2003 The New York Times  
 File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Jun  
     (c) 2003 The HW Wilson Co.  
 File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Jul  
     (c)2003 Info.Sources Inc  
 File 625:American Banker Publications 1981-2003/Aug 08  
     (c) 2003 American Banker  
 File 637:Journal of Commerce 1986-2003/Aug 11  
     (c) 2003 Commonwealth Bus. Media  
 File 169:Insurance Periodicals 1984-1999/Nov 15  
     (c) 1999 NILS Publishing Co.

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Set	Items	Description
S1	19633	((INSURANCE OR POLICY OR PREMIUM OR COVERAGE) (S) (ADJUST??? OR CHANG??? OR MODIFY??? OR ALTER???) (S) (ONLINE OR INTERNET OR WEB)) AND INSURANCE
S2	338	S1 AND ((ADJUSTMENT OR CHANGE OR MODIFICATION OR ALTERATION OR UPDATE) (S) ("REAL TIME" OR "REAL-TIME" OR AUTOMATIC????))
S3	118	S2 AND PY<2000
S4	79	RD (unique items)
S5	0	"INS-SITE"
S6	79	S4
S7	0	"INS SITE"

S8	0	"INS SITE"
S9	0	"IN-SITE"
S10	3	"IN-SITE"
S11	2984	XPRT
S12	150	S11 AND INSURANCE
S13	57	S12 AND PY<2000
S14	45	RD (unique items)

(all)